

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-39488-CAD
	§	
MARY E HOWARD	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 03/17/2011, in Courtroom 742, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604 . If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/23/2011

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

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In re: § Case No. 09-39488-CAD
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$1,904.88
and approved disbursements of \$0.00
leaving a balance on hand of¹: \$1,904.88

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$1,904.88

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
DAVID P. LEIBOWITZ, Trustee Fees	\$476.20	\$0.00	\$476.20
David Leibowitz, Trustee Expenses	\$66.56	\$0.00	\$66.56

Total to be paid for chapter 7 administrative expenses: \$542.76
Remaining balance: \$1,362.12

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$1,362.12

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$1,362.12

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$6,866.34 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Loan Express	\$410.00	\$0.00	\$81.34
2	PYOD LLC its successors and assigns as assignee of/ Citibank	\$1,994.83	\$0.00	\$395.73
3	AAA Checkmate, L.L.C.	\$2,109.55	\$0.00	\$418.48
4	Credit Union 1	\$2,351.96	\$0.00	\$466.57

Total to be paid to timely general unsecured claims: \$1,362.12
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00

Remaining balance: _____ \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: _____ \$0.00
Remaining balance: _____ \$0.00

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-39488

User: ccabrales
Form ID: pdf006

Page 1 of 1
Total Noticed: 13

Date Rcvd: Feb 23, 2011

The following entities were noticed by first class mail on Feb 25, 2011.

db +Mary E Howard, 22913 Westwind Dr., Richton Park, IL 60471-2581
aty +Michael Bane, Law Offices of Ernesto D. Borges, 105 W. Madison Ave., Suite 2300,
Chicago, IL 60602-4647
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
15276226 AAA Checkmate, L.L.C., c/o Gary A. Smiley, 4741 N. Western Ave., Chicago, IL 60625-2012
14613859 +At & T, PO BOX 8100, Aurora, IL 60507-8100
14613861 +Loan Express, 28 E Jackson Ste 1324, Chicago, IL 60604-2327
14613862 +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
15237670 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14613863 +Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
14613866 +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbandale, IA 50323-2310
14613865 +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbandale, IA 50323-2310

The following entities were noticed by electronic transmission on Feb 23, 2011.

15379378 +E-mail/Text: ELYONS@CREDITUNION1.ORG Credit Union 1,
450 E 22nd Street, Suite 250, Lombard, IL 60148-6176
14613860 +E-mail/Text: ELYONS@CREDITUNION1.ORG Credit Union One A D, Po Box 200,
Rantoul, IL 61866-0200

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14613858 ##+AAA Checkmate, LLC, 160 N. Wacker Drive, Suite 300, Chicago, IL 60606-1636
14613864 ##+Wells Fargo Hm Mortgag, 5325 Spectrum Dr, Frederick, MD 21703-7339

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2011

Signature: _____

Joseph Speetjens